RETTION	FOR EXTENSION OF TIME UNDER 3	Docket Number (Optional)		
(Fees	FY 2005 pursuant to the Consolidated Appropriations Act, 20	32414.33.0		
Application Number 10/098,678			Filed March 14, 2002	
For METHOD AND SYSTEM FOR OPERATING A FINANCIAL INSTRUMENT				
Art Unit 3624			Examiner Kelly Scaggs Campen	
This is a request under the provisions of 37 CFR 1.136(a) to extend the period for filing a reply in the above identified application.				
The requested extension and fee are as follows (check time period desired and enter the appropriate fee below):				
		<u>Fee</u>	Small Entity Fee	
	One month (37 CFR 1.17(a)(1))	\$120	\$60	\$
	Two months (37 CFR 1.17(a)(2))	\$450	\$225	\$
X	Three months (37 CFR 1.17(a)(3))	\$1020	\$510	\$510.00
	Four months (37 CFR 1.17(a)(4))	\$1590	\$795	\$
	Five months (37 CFR 1.17(a)(5))	\$2160	\$1080	\$
X Applicant claims small entity status. See 37 CFR 1.27.				
$\overline{\left[\mathbf{X} \right]}$ A check in the amount of the fee is enclosed.				
Payment by credit card. Form PTO-2038 is attached.				
The Director has already been authorized to charge fees in this application to a Deposit Account.				
The Director is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account Number 061910 I have enclosed a duplicate copy of this sheet.				
WARNING: Information on this form may become public. Credit card information should not be included on this form.				
Provide credit card information and authorization on PTO-2038.				
I am the applicant/inventor.				
assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed (Form PTO/SB/96).				
X attorney or agent of record. Registration Number50,886				
attorney or agent under 37 CFR 1.34. Registration number if acting under 37 CFR 1.34				
1/27/06				
Signature				
	James J. Paige			192-7222
Typed or printed name Telephone Number				
NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.				
X Total of forms are submitted.				

This collection of information is required by 37 CFR 1.136(a). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 6 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

PETITION AND FEE FOR EXTENSION OF TIME

This is a petition for an extension of time of three months to respond to the Final Office Action mailed July 27, 2005, to keep the application pending as a Continuation-In-Part application is being filed today, January 27, 2006. Enclosed is a check for \$510.00 in payment of the required extension fees. If any further fees are due in connection with obtaining this extension of time they may be charged to our Deposit Account No. 061910.

Dated: 1/27/06

Respectfully submitted,

James V. Paige

Reg. No. 50,886

Customer No. 02/2859/

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CERTIFICATE OF MAIL

I hereby certify that this paper is being deposited with the United States Postal Service on the date indicated above with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Name of Person Making Deposit

Signature

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